

A graphic of a spotlight with a glowing lens, positioned over the letter 'O' in the word 'SPOTLIGHT'.

SPOTLIGHT

VOLUME 33

DECEMBER 2000

NUMBER 12

Happy Holidays

You Ain't Seen Nothing Yet

A Message From
Roger Smith



from the desk of
Roger Smith

Executive Vice President,
Director of Agencies

"You Ain't Seen Nothin' Yet"

Wow, what a year it has been! I remember my first day on the job, and I remember how scared I was. At that time my mantra was, "Don't let them see you sweat." Though I said this over and over, I knew it was coming out of every pore.

I also remember my first couple of Saturday calls, one of which I was driving cross country in my jeep. My cat had not stopped meowing in four hours, and my dog in the back seat was trying to get the cat in the front seat. The wind was blowing my papers as I tried to write down the figures, talk on the phone and drive the jeep all at the same time. This was when I realized that I was not just sweating, but that I was a virtual waterfall. *But now as I look back I think, "What a difference a year makes."*

A year really does make a difference, big or small. Recently, I attended a Torchmark meeting which dealt with each of Torchmark's holding companies' growth, expenses and profits. *I walked into this meeting feeling pretty good, but as I listened to the sales growth — 20 percent, 30 percent — I began to sink a little lower in my chair. I didn't sink because I wasn't proud of what we have accomplished, but because all of these companies experienced double digit growth compared to our 7 percent.* So as the meeting progressed, I just wanted to stand up and shout, "You ain't seen nothin' yet," but I was afraid that they all might agree. At that point, I continued to repeat to myself, "You really ain't seen nothin' yet! Your really ain't seen nothin' yet," over and over again. *American Income Life has the potential for the biggest growth, and the largest profit of any of the Torchmark Companies!*

I know all of you, I know your talent, I know your abilities, I know your eagerness to grow, succeed and share. That is why we find ourselves with a new task at hand. *We must write \$60 million of Net ALP in 2001. There are no ifs, ands, or buts about it. It is about pure unadulterated determination.*

This \$60 million is not a goal, it is a must — an absolute do or die must — and all of you are accountable for your part! I am telling each and every one of you, "You ain't seen nothin' yet!" I am also telling you that you will make more money than you have ever made. You will produce more business than you have ever before. And you will have more fun doing it. This is not a pipe dream or fantasy — it's a fact! I've seen the double digit increases from the others, and I know we can do it too!

So in a year a year from now, once again I will walk into that Torchmark meeting, and I know I will be feeling pretty good, a little full of myself. However, this time I will stand up and I will shout, "\$60 million, HECK — You ain't seen nothin' yet!"

Continuing the legacy, carrying the torch.

"Lord, grant that I may
always desire more than
I can accomplish."

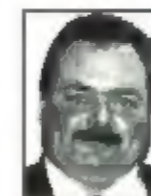
— Michaelangelo

Dates to Remember

- Jan. 1 (Monday), 2001**
The Home Office will be closed for New Year's Day.
- Jan. 18-20 (Thursday-Saturday), 2001**
Leadership Development Seminar in Waco.
- Jan. 30 (Tuesday), 2001**
Business must be received in Waco to count for December production.

Company Quality Averages

- December
 - Net to Gross: 74%
 - Persistency: 72.70%
- Note:** These figures will be used as the minimum qualification requirements for all bonuses. Only net to gross is used during the first eight months from Agent's hire date.



Record Breaker

Cruisin' With Tim Cruise

Tim Cruise, of Downer's Grove, IL, has shattered the American Income Life Individual Producer record, set by Brian Traboulay last year. But keep watch — the year isn't over yet!

Cruise Watch

Number to beat	\$221,368
YTD Net ALP	\$223,268
Last month	\$13,843

From the Average One in Wanganui!

"I was told of 'the dream' in March of 1998. And to me it was an improbable dream, but I believed and took up the opportunity, just as all of you have.

I came to my current Agency the week before Easter in 1998. It was at that time I completed my training, and it was a hectic four days. Anyway, a whole five days of training was crammed into four days, and I must admit I nearly tossed in the towel. I was having trouble with my presentation, but thankfully, with support, help and a little bit of faith, I sold my first policy a few weeks later. This very first customer is very special to me and is still on the books today!

However, since that first day I have sold 531 policies and I considered myself very average. But this last year my rewards have been rolling in, in the form of renewals for the past three months. So now as I think about it, I don't feel so average anymore. I feel more like, exceptional, due to of all the hard yards I have had to overcome, and for all the customers I have had a chance to service.

Right now you might be wondering — why is he telling us all of this? Well, I'm telling all you this because we all joined AIL to fulfill a dream, a way of life. I am committed to AIL and it just seems that with the holidays approaching, now is a good time for all of us to reaffirm our own commitment to American Income. The way I see it, a strong commitment with this Company will only help you realize your dreams that much faster."

Happy Holidays from a More than Average Agent,

Paul Sellors
Auckland, NZ

Founder's Club Outstanding Producers

November

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Persistency
James Dattilo	Marc Zipper	2	\$60,722	84	80.93
Paul Lund	Scott Smith	2	39,636	83	81.72

*Percentage of net to gross.

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Stepping Up

Promoted To Supervising Agent

John Anderson
Larry Genser
Kansas

David Curtis
Eric Giglione
New Jersey

Partie Davenport
Billy Faulkner
Virginia

Rashane DeLoach
David Hausman
Georgia

Wes Elder
Steve Friedlander
New Zealand

Carrie Hickfang
Mara Marton
Ohio

Charles Joe
Steve Friedlander
New Zealand

Cecilia Justiniano
Ali Shahrak
North Carolina

Fred Law
Dennis Ishler
Pennsylvania

Richard Nall
Richard Neal
Tennessee

Moctar Ndiaye
Mara Zipper
Florida

Paul Paterno
Ali Shahrak
North Carolina

Clement Petrys
David Kimmman
Georgia

James Scott
Rick Altig
Tennessee

Kurt Steigerwald
Mark Hancock
Indiana

Michael Urbanczyk
Tom Williams
Florida

David Velez
Eric Giglione
New Jersey

Robert Zuccalmaglio
Kevin Khodivian
Massachusetts

Promoted To General Agent

Larry Adebasin
Melt Blument
Maryland

Mark Brunetto
Eric Giglione
New Jersey

Joni Roby
Mara Marton
West Virginia

Kenneth Ziebell
David Hausman
Georgia

Promoted To Master General Agent

Russell Chang
Rick Altig
British Columbia

Todd Hollman
Lisa D'Amico
Pennsylvania

Raymond Lau
Rick Altig
British Columbia

Elizabeth Mallon
Robert Glover
Michigan

Ocie Roy
Robert Smith
Oklahoma

Gloria Sanchez
Jaloff-Foll
California

Jack Seitz
Hancock-Boles
Ohio

Timothy Thompson
Kevin Pawlowski
Texas



1. Nicholas Lapcevič
Toronto, ON



2. Raymond Lau
Burnaby, BC
"Raymond has not just top production, but top quality business. He has just assumed the position of MGA and will prove to be a top MGA in the upcoming year."
— Rick Altig, SGA



3. Moctar Ndiaye
Altamonte Springs, FL



4. Marlon Underwood
Downer's Grove, IL



5. James Dattilo
Altamonte Springs, FL



6. Carla Miller
Omaha, NE



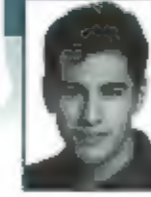
7. Kimberley Veillon
Redmond, WA



8. William Cook
Los Angeles, CA



9. Peter Nikolov
Auckland, NZ



10. Ramin Maghsoud
Austin, TX

"Now it's time to step out of that box. Lift off that ceiling. Remove the barriers and refuse to acknowledge limitations. It's time to step up, so others can step in."

— Roger Smith



Top Individual Producers — November

All Time Record to Beat					
★	Net ALP \$33,921	Year 1998	Month June		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Nicholas Lapceovich	\$20,420		78		Joshua Chalom
2. Raymond Lau	18,383	86.84	84	Raymond Lau	Rick Altig
3. Moctar Ndiaya	17,117		92	Ed Orell	Marc Zipper
4. Marlon Underwood	17,036		98	Robert Olson	Scott Smith
5. James Dattilo	15,966	80.93	84	Ed Orell	Marc Zipper
6. Carla Miller	14,951	90.29	84		Christopher Lafond
7. Kimberley Veillon	14,540		81	Kimberley Veillon	Rick Altig
8. William Cook	14,501	81.89	82		Cohen-Rutt
9. Peter Nikolov	14,369	75.03	96	Stephen Ross	Steve Friedlander
10. Ramin Maghsoud	14,341	82.01	87		Larry Kudlacek
11. Frauline McGuire	13,987	76.47	78		Anne O'Driscoll
12. Eric Jackson	13,947		95	Yaroslav Bitman	Larry Geneser
13. Timothy Cruise	13,843	80.48	80	Andy Zomaya	Scott Smith
14. Barry Kushner	13,507	74.38	79	Barry Kushner	Joshua Chalom
15. Brian Traboulay	13,504	88.70	94	Brian Traboulay	Rick Altig
16. Mark Large	13,100		100	Joseph Nosse	Surace-Surace
17. John O'Neil	12,786		79	Adel Kouhari	Kevin Khadivian
18. James Barnes	12,778		89	Dan Stevens	Larry Geneser
19. Alex Chen	12,467	88.49	86	Alex Chen	Jatoft-Foti
20. Kelly McDonald	12,465	80.58	78	Kelly McDonald	Jatoft-Foti
21. Paul Paterno	12,227		86		Ali Shahrak
22. Cecilia Justiniano	12,189		91	John Smolenski	Ali Shahrak
23. Mitchell Clem	11,908	79.26	81		William Devine
24. John Titterington	11,821		97	Jeffrey Dinocento	Eric Giglione
25. Lisa Kirkweg	11,530		91	Ryan Whitley	Larry Geneser
26. Olaf Johnson	11,483		84	John West	Marc Morton
27. Rudi Camenzind	11,339	89.45	87	Erik Graham	Cohen-Rutt
28. Carl Boldon	11,273	84.51	82	Carl Boldon	Zeidner-Cowan
29. Bulbinder Hayer	11,206	86.82	85	Roger Fung	Rick Altig
30. Preeti Sahgal	11,200	88.22	83		Joshua Chalom
31. Innocent Okeke	11,084		85	David Ragland	Matt Blumert
32. Roland Parker	10,927	87.25	80	Nicholas Nitkowski	Tom Williams
33. Keith Williamson	10,817		100	Tim Schroeder	William Devine
34. Eva Day	10,816		83	Daniel Zeoli	Pat Shehan
35. Kevin Salmon	10,780		100	Andy Zomaya	Scott Smith
36. Paul Anderson	10,709	87.38	81	Vlad Basov	Larry Geneser
37. Matthew Nunan	10,591		86		Eric Giglione
38. Scott Remmey	10,558	83.06	87	Jeffrey Dinocento	Eric Giglione
39. Kimberly Young	10,526		97	Tony Sutton	Larry Geneser
40. Alan Becker	10,517	91.89	85	Yaroslav Bitman	Larry Geneser
41. Keith Vedral	10,500		97	Jeffrey Dinocento	Eric Giglione
42. Eddie Dhillon	10,175	73.47	79		Scott Smith
43. Matt Henderson	10,118		92	Ed Orell	Marc Zipper
44. Jose Sanchez	10,085	76.69	83	Eric Nichols	Scott Smith
45. Paul Lund	10,076	81.72	83	Robert Olson	Scott Smith
46. Buck Luymes	10,038	87.47	88	Buck Luymes	Rick Altig
47. Dennis Mahone	9,846		81	Ryan Whitley	Larry Geneser
48. Jeff Woolsey	9,826	77.01	84	Wilbur Smith	Rick Altig
49. David Sumabat	9,757	87.45	89	Dennis Muth	Rick Altig
50. Robert Zuccalmaglio	9,713		91		Kevin Khadivian

*percentage of net to gross

Top Individual Producers — YTD

All Time Record to Beat					
★	Net ALP \$221,368	Year 1999			
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Timothy Cruise	\$223,268	80.48	80	Andy Zomaya	Scott Smith
2. James Dattilo	166,439	80.93	84	Ed Orell	Marc Zipper
3. Arkadi Nulman	161,037	88.19	81	Vlad Basov	Larry Geneser
4. Ramin Maghsoud	141,172	82.01	87		Larry Kudlacek
5. Alan Becker	133,717	91.89	85	Yaroslav Bitman	Larry Geneser
6. Brian Traboulay	131,284	88.70	94	Brian Traboulay	Rick Altig
7. Frauline McGuire	129,825	76.47	78		Anne O'Driscoll
8. Alex Chen	124,470	88.49	86	Alex Chen	Jatoft-Foti
9. Steven Polederos	119,446	83.64	84		Zeidner-Cowan
10. Wesley Bangs	119,206	80.76	83		Rick Altig
11. Kelly McDonald	117,946	80.58	78	Kelly McDonald	Jatoft-Foti
12. Paul Anderson	116,993	87.38	81	Vlad Basov	Larry Geneser
13. Roland Parker	105,255	87.25	80	Nicholas Nitkowski	Tom Williams
14. Angeles Ordas	103,767	81.43	83		Michael Busico
15. Lawrence Hauck	103,476	77.39	87		Steve Friedlander
16. Paul Lund	102,191	81.72	83	Robert Olson	Scott Smith
17. Nickolay Gusev	102,116	77.11	77	Vlad Basov	Larry Geneser
18. Stacey Wall	101,256	79.60	79	David Brister	Eric Giglione
19. Scott Remmey	100,041	83.06	87	Jeffrey Dinocento	Eric Giglione
20. Preeti Sahgal	99,948	88.22	83		Joshua Chalom
21. Peter Nikolov	99,692	75.03	96	Stephen Ross	Steve Friedlander
22. Brian Waller	98,300	73.31	79	Robert Olson	Scott Smith
23. Jinzhou Zhao	98,085	84.78	91	Wilbur Smith	Rick Altig
24. Mark Bleier	97,637	87.40	92		Gary Bleier
25. Rebecca Francis	97,107	93.69	93	Joseph Nosse	Surace-Surace
26. Larry Malitz	96,985	75.21	82	Larry Malitz	Pat Shehan
27. Stephen Ross	96,736	81.07	90	Stephen Ross	Steve Friedlander
28. Jack Seitz	96,707	80.52	81	Jack Seitz	Hancock-Boles
29. Vladimir Opra	96,631	78.37	75	Vlad Basov	Larry Geneser
30. William Cook	96,598	81.89	82		Cohen-Rutt
31. Russell Morris	96,183	82.84	91	Russell Morris	Marc Zipper
32. Joan Badzik	95,922	79.71	81		William Jennings
33. Kurt Johnson	95,571	81.81	91	Rory Lee	Rick Altig
34. Darrell Ballard	95,325	89.23	89	Doreen Ryan-Foti	Jatoft-Foti
35. Michael Hanson	94,169	82.65	84	Ilija Orlovic	Rick Altig
36. Raymond Lau	94,166	86.84	84	Raymond Lau	Rick Altig
37. Scott Sonnenberg	92,650	78.10	81	Ryan Whitley	Larry Geneser
38. Mitchell Clem	91,766	79.26	81		William Devine
39. Donald Spence	91,165	79.63	81		Ramin Kouladji
40. Bradley Kincaid	91,146	76.15	79	Bradley Kincaid	Rick Altig
41. James Peate	90,850	75.08	82	Ed Orell	Marc Zipper
42. Tony Sutton	90,424	81.20	84	Tony Sutton	Larry Geneser
43. Eddie Dhillon	90,354	73.47	79		Scott Smith
44. Rajeev Arora	90,261	82.89	85	Rajeev Arora	Rick Altig
45. Edward Farley	89,852	80.90	80	Ed Orell	Marc Zipper
46. David Thornton	89,416	94.87	97	Erik Graham	Cohen-Rutt
47. David Zophin	89,319	74.28	77	Ed Orell	Marc Zipper
48. Ladislav Lesanek	88,847	84.26	79		Ali Shahrak
49. Albert DiMarco	88,212	73.48	78	Albert DiMarco	Rick Altig
50. Larry Adebisin	87,787	83.93	85	David Ragland	Matt Blumert

*percentage of net to gross

A Year In Review



Durhon Oldham
Regional Sales
Director

The year 2000 — what an incredible year! When the people of this country look back years from now, they will surely remember this as the year of the millennium

computer bug, and as the year we could not agree on a president. However, when the people affiliated with American Income Life look back on the year 2000, I believe they will see it as the year of change that springboarded our Company to the forefront of the insurance industry.

As one of the Regional Directors, I have had the opportunity to visit most of the Agencies in our Company. What I have been most impressed with, regardless if the office is in Kalamazoo or Chicago, is the renewed spirit of Opportunity Unlimited. From SGA's to Managers, all the way down to the newest recruits, a sense of vigor and excitement about what we have access to in the future is apparent.

Renewals have become a reality. Six figure incomes for Managers are a reality. Debt free accounts can be a reality. New and more abundant lead sources are a reality. Dream building and financial freedom will be realities. **A LICENSE TO SELL IN NEW YORK STATE HAS BECOME A REALITY!**

The year 2000, what an incredible year! We have so much to be grateful for and even more to look forward to. AIL and National Income Life, now more than ever, have Opportunity Unlimited.

Moving Forward With Conviction.
Durhon Oldham



Robert Falvo
Regional Sales
Director

As I look back on 2000, three words stand out in my mind: Systems, Structure and Standards. We have finally come to the conclusion that they are not just important in

building and maintaining an Agency and a Company, but necessary to attain our individual and collective goals.

The Agencies and leaders that will guide us through the 21st Century will be those that understand the value of these three powerful words and concepts.

SYSTEMS for recruiting, training, reporting and appointment setting are the foundation of any successful Agency. The Agencies that are leaders at American Income in terms of growth all have one thing in common — systems that are in place and utilized on an ongoing basis.

STRUCTURE is the one factor that keeps a business, or a life for that matter, moving towards its goals. People are most productive and motivated when they are part of something that provides structure.

We as leaders need to set high **STANDARDS**, and we need to expect people to achieve them. This is the essence of leadership. Our Company will only grow and achieve to the level we set as a *standard*.

As we move into the new year let us understand and put into action these words from Virgil, "Never-ending work conquers all things."

May God Bless You!
Robert Falvo



Lenny Furer
Regional Sales
Director

This has been an exciting and challenging year. Here are some of the key things I have noticed in the last year that are making a difference in our Agencies.

First, the support of the Company through the home office and the entire management team has been a key factor in making growth a possibility. With new products and a renewed faith in the Company, everything is coming together.

Second, standards are now a real part of Agencies. We are not just talking about them but knowing and living up to the minimum standards.

Third, successful Agencies are incorporating systems that work. They are testing and inspecting as they go along to ensure things are being done and done the right way.

Finally, Agency leaders are looking to Agents more as managers than ever before. They are looking for future leaders and generating participation within the Agency to get everyone involved. I've seen more rapid promotions and participation throughout the Agencies, and now everyone is getting involved in their own success. *This team effort will lead to our most exciting year ever!*

Yours in Brotherhood.

Lenny Furer



from the desk of
Bo Gentile

National Recruiting Director

Bo graduated from College in 1993 with a B.S. in Business Administration.

He has worked in the Staffing Industry for the past seven years. His most recent position, held before coming to AIL as National Recruiting Director, was Director of Recruiting and Business Development for Manpower Staffing in their Central Texas Division.

Bo lives in Waco with his wife, Mindy.

Teamwork — Divides the Task and Doubles the Success

Recruiting equals growth! It is that simple! Going into the New Year, American Income will be focused on increasing the number of first year Agents to over 1000. To accomplish this goal, it is going to take **TEAMWORK**. I think everyone knows the popular acronym for **TEAM** — *Together Everyone Achieves More* — but it is the **WORK** that I will put in for you, along with my staff, to ensure that you are getting the resources you need to recruit successfully, and that completes the word **TEAMWORK**.

We will be starting with automated downloads from the Internet two to three times a week. You should notice a large increase in the number of prospects with which to increase your Agent count. However, the key to making recruiting work is the communication between you, the SGA and myself about successful recruiting methods, those that have failed and how to review those methods to ensure future success.

During the last quarter of 2000, I think we can all agree that AIL has made recruiting a top priority, and that we have allocated the resources to ensure that we are doing everything we can to assist the SGAs with this. Even with all of the work we are doing at the home office, there is more that can be done on the local level to help you with recruiting.

Below are some suggestions that may help you recruit on a local level:

1. Go to the business-to-business showcases. Every other company's best sales people are there waiting for you to tell them about the AIL opportunity. Cost: Your time to walk the room.
2. Get involved with your local Employment Office. They will send you a lot of prospective Agents based on criteria you set for them. Cost: Your time to make a phone call.
3. Local Career Fairs — High concentration of applicants with minimal cost.

As you can see, when it comes to recruiting, **TEAMWORK** can be a major asset to all of us.

Bo Gentile

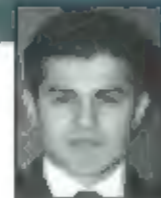
Top Supervising Agents



1. Brian Waller
Downer's Grove, IL



2. Levi Clock
Kansas City, MO



3. Elchin Bagirov
Raleigh, NC

November Production

All Time Record to Beat

Month: \$49,185 Net ALP Gino Tanzif

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Brian Waller	\$26,455	\$34,138		94	3	Robert Olson	Scott Smith
2. Levi Clock	23,797	32,933	81.37	83	3	Dan Stevens	Larry Geneser
3. Elchin Bagirov	19,389	21,046		91	4	John Smolenski	Ali Shahrak
4. Margaret Harrison	16,931	18,777		95	3	Barry Kushner	Joshua Chalom
5. Vance Rountree	16,453	23,885		88	3	Ed Orell	Marc Zipper

YTD Production

All Time Record to Beat

YTD: \$234,648 Net ALP

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Vladimir Opra	\$114,497	\$199,565	77.32	81	4	Vlad Basov	Larry Geneser
2. Levi Clock	84,073	138,173	81.37	83	3	Dan Stevens	Larry Geneser
3. Barbara Bomer	67,472	107,379		76	1	Eric Schott	Surace-Surace
4. Scott Gelsel	58,808	69,965		80	5	Todd Hollman	Lisa D'Amico
5. Brian Waller	41,747	79,324		94	3	Robert Olson	Scott Smith

Top General Agents



1. Scott Sonnenberg
St. Louis, MO



3. Michael O'Rourke
St. Louis, MO



4. John William
Altamonte Springs, FL



2. James Peate
Altamonte Springs, FL



5. Alan Becker
St. Louis, MO

November Production

All Time Record to Beat

Month: \$103,854 Net ALP Don Foli

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Scott Sonnenberg	\$39,972	\$45,727	73.52	80	6	Ryan Whitley	Larry Geneser
2. James Peate	36,268	49,454	77.68	83	9	Ed Orell	Marc Zipper
3. Michael O'Rourke	35,163	38,290	75.71	81	6	Ryan Whitley	Larry Geneser
4. John William	29,911	37,241	83.06	88	6	Ed Orell	Marc Zipper
5. Alan Becker	22,331	32,848	82.66	81	9	Yaroslav Bitman	Larry Geneser
6. William Burdey	20,143	26,061	82.42	84	3	Jeffrey Dinocento	Eric Giglione
7. Paul Lund	19,939	30,016	81.36	84	3		Scott Smith
8. Mathew Hart	14,684	15,825	79.55	83	8		Gary Bleier
9. Christian Novacek	13,783	18,337	75.51	89	4	Ed Orell	Marc Zipper
10. Jonathan Odom	12,646	22,805		82	2	Norman Barfoot	Dan Rubio

YTD Production

All Time Record to Beat

YTD: \$864,620 Net ALP

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. James Peate	\$378,484	\$537,005	77.68	83	9	Ed Orell	Marc Zipper
2. Scott Sonnenberg	295,904	383,234	73.52	80	6	Ryan Whitley	Larry Geneser
3. Alan Becker	264,358	392,882	82.66	81	3	Yaroslav Bitman	Larry Geneser
4. Michael O'Rourke	255,808	342,175	75.71	81	6	Ryan Whitley	Larry Geneser
5. Christian Novacek	225,714	309,812	75.51	83	4	Ed Orell	Marc Zipper
6. John William	164,561	235,716	83.06	88	6	Ed Orell	Marc Zipper
7. Paul Lund	145,484	219,670	81.36	84	3		Scott Smith
8. Steve Polederos	88,105	207,581	85.99	83	5		Zeidner-Cowan
9. Anita Rich	82,689	149,817	81.60	88	2	Erik Graham	Cohen-Rutt
10. Francisco Perez	78,831	152,305	80.56	86	3	Stephen Liberto	Eric Giglione

Master General Agents



1. Edward Orell
MGA YTD Record Breaker
Altamonte Springs, FL



2. Ryan Whitley
St. Louis, MO



3. John Smolenski
Raleigh, NC



4. Robert Olson
Downer's Grove, IL



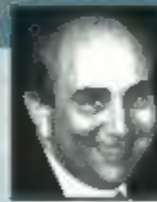
5. David Brister
Edison, NJ



6. Stephen Liberto
Edison, NJ



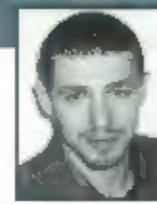
7. Yaroslav Bitman
St. Louis, MO



8. Barry Kushner
Toronto, ON



9. John West
Charleston, WV



10. Vlad Basov
Kansas City, MO

November Production

All Time Record to Beat
Month: \$236,811 Net ALP Edward Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Edward Orell	\$138,504	\$184,061	75.56	79	33	Marc Zipper
2. Ryan Whitley	76,329	89,411	73.86	79	12	Larry Geneser
3. John Smolenski	66,221	67,625	72.90	83	17	Ali Shahrak
4. Robert Olson	66,172	75,464	77.42	81	7	Scott Smith
5. David Brister	61,994	102,849	75.52	80	14	Eric Giglione
6. Stephen Liberto	49,413	85,003	73.67	83	14	Eric Giglione
7. Yaroslav Bitman	47,124	58,954	82.36	82	9	Larry Geneser
8. Barry Kushner	45,687	60,678	75.66	82	10	Joshua Chalom
9. John West	41,018	48,998		85	13	Marc Morton
10. Vlad Basov	36,039	50,497	81.56	79	12	Larry Geneser
11. Nicholas Nitkowski	35,350	53,555	77.46	76	13	Tom Williams
12. Eric Nichols	34,066	41,728	73.70	80	3	Scott Smith
13. Jeffrey Dinocento	32,860	69,630	76.47	79	7	Eric Giglione
14. Adel Kouhari	30,630	31,871	84.35	87	4	Kevin Khadivian
15. Paul Rumbuc	27,812	30,504	76.31	84	8	Hancock-Boles
16. Doreen Ryan-Foti	26,740	52,003	76.90	79	11	Jatoff-Foti
17. David Ragland	26,462	28,712	83.64	80	9	Matt Blumert
18. Christine Hartman	24,999	55,771	74.25	84	10	Cohen-Hartman
19. Erik Graham	22,382	59,171	85.69	86	8	Cohen-Rutt
20. Joseph Nosse	21,591	32,812	91.02	88	5	Surace-Surace

YTD Production

All Time Record to Beat
YTD: \$1,186,608 Net ALP Jack Kirschling

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Edward Orell	\$1,300,897	\$1,889,172	75.56	79	33	Marc Zipper
2. Ryan Whitley	603,151	883,162	73.86	79	12	Larry Geneser
3. Vlad Basov	570,936	759,535	81.56	79	12	Larry Geneser
4. Robert Olson	436,408	534,450	77.42	81	7	Scott Smith
5. David Brister	415,228	590,236	75.52	80	14	Eric Giglione
6. Christine Hartman	415,094	710,474	74.25	84	10	Cohen-Hartman
7. Stephen Liberto	412,581	721,098	73.67	83	14	Eric Giglione
8. Lee Conti	368,425	428,893	76.50	86	6	Cohen-Rutt
9. Yaroslav Bitman	351,488	571,857	82.36	82	9	Larry Geneser
10. Michael Knapick	348,965	588,892	76.03	79	4	Scott Smith
11. Erik Graham	348,540	805,529	85.69	86	8	Cohen-Rutt
12. Jeffrey Dinocento	306,530	681,769	76.47	79	7	Eric Giglione
13. Nicholas Nitkowski	305,785	407,235	77.46	76	13	Tom Williams
14. James Isip	283,840	374,673	78.39	86	7	Cohen-Rutt
15. John Smolenski	279,170	296,332	72.90	83	17	Ali Shahrak
16. Doreen Ryan-Foti	273,337	532,293	76.90	79	11	Jatoff-Foti
17. Ilija Orlovic	271,387	531,183	73.69	75	6	Rick Altig
18. Gary Williams	221,771	513,454	72.75	74	4	Rick Altig
19. Roger Fung	221,228	603,439	81.39	80	4	Rick Altig
20. Rory Lee	217,463	260,938	75.01	76	4	Rick Altig



MGA Monthly Bonus Program

65 Percent and 70 Percent Contracts

For more information on the MGA Bonus Program go to www.aillins.com

November Bonus Qualifiers

Edward Orell \$9,426	Vlad Basov \$1,990	David Ragland \$1,222	Wallace Robinson \$871
Ryan Whitley \$4,467	Steve Khadivian \$1,975	Stephen J. Ross \$1,169	Doreen Ryan-Foti \$799
Robert Olson \$3,902	Stephen Liberto \$1,901	Paul Rumbuc \$1,125	Barry I. Kushner \$753
Jeffrey Dinocento \$3,681	John Smolenski \$1,791	Brian Traboulay \$1,109	Gay L. Deitch \$739
Yaroslav Bitman \$3,211	Michael Knapick \$1,631	Gary Williams \$1,041	Allan Jennings \$609
Nicholas Nitkowski \$2,267	Wilbur Smith \$1,627	Lee Conti \$970	Roger Fung \$560
David Brister \$2,162	Joseph Nosse \$1,518	Dennis Muth \$950	Laurie Gruber \$425
Adel Kouhari \$2,142	Erik Graham \$1,223	John W. West \$919	Jeffory Churchfield \$406

Total \$58,581



750+

Agent	SGA
Alan Becker	Larry Geneser
Alex Chen	Jatoff-Foti
Bill Cook	Cohen-Rutt
Timothy Cruise	Scott Smith
James Dattilo	Marc Zipper
Nicholas Lapceovich	Joshua Chalom
Raymond Lau	Rick Altig
Ramin Maghsoud	Larry Kudlacek
Frauline McGuire	Anne O'Driscoll
Moctar Ndiaye	Marc Zipper
Marlon Underwood	Scott Smith

John O'Neil
Roland Parker
Paul Paterno
Scott Remmey
Preeti Sahgal
Brian Traboulay
Kimberley Veillon

Kevin Khadivian
Tom Williams
Ali Shahrak
Eric Giglione
Joshua Chalom
Rick Altig
Rick Altig

400+

Agent	SGA
Joan Badzik	Bill Jennings
Dean Beaucage	Larry Geneser
Mark Brunetto	Eric Giglione
Jerry Burks	William Devine
Terry Butler	Scott Smith
Maurice Davies	Steve Friedlander
Robert Dunn	Rick Mansfield
Rebecca Francis	Surace-Surace
Steve Fujitani	Rick Altig
Sidney Hodgskiss	Rick Altig
Elizabeth Hodgson	Joshua Chalom
Steven Jakubczak	Scott Smith
Alan Buck Luymes	Rick Altig
Dennis Mahone	Larry Geneser
Charlotte Makhoul	Matt Blumert
Russell Morris	Marc Zipper
Terry Patel	Scott Smith
Gary Selesky	Scott Smith
Alice Shen	Cohen-Rutt
David Sumabat	Rick Altig
Larry Williams	Rick Altig
Jeff Woolsey	Rick Altig
Ronald Yanlak	Eric Giglione
Neil Zeigler	Dennis Ishler
Robert Zuccalmaglio	Kevin Khadivian

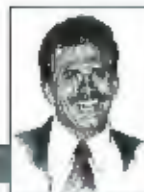
500+

Agent	SGA
Carl Boldon	Zeldner-Cowan
Rudi Camenzind	Cohen-Rutt
Mitchell Clem	William Devine
Charles Cooper	Marc Zipper
Eva Day	Patrick Shehan
Eddie Dhillon	Scott Smith
Bulbinder Hayer	Rick Altig
Matt Henderson	Marc Zipper
Olaf Johnson	Marc Morton
Lisa Kirkweg	Larry Geneser
Matthew Nunan	Eric Giglione
Innocent Okeke	Matt Blumert
Kevin Salmon	Scott Smith
Jose Sanchez	Scott Smith
John Titterington	Eric Giglione
Keith Vedral	Eric Giglione
Keith Williamson	William Devine
Kimberly Young	Larry Geneser

600+

Agent	SGA
Paul Anderson	Larry Geneser
James Barnes	Larry Geneser
Mark Bleier	Gary Bleier
Eric Jackson	Larry Geneser
Cecilia Justiniano	Ali Shahrak
Barry Kushner	Joshua Chalom
Mark Large	Surace-Surace
Paul Lund	Scott Smith
Kelly McDonald	Jatoff-Foti
Carla Miller	Chris LaFond
Peter Nikolov	Steve Friedlander

Top State General Agents



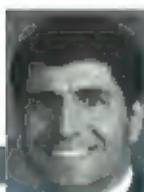
Larry Geneser

Category I	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Larry Geneser	\$208,434	\$80,000	261	\$259,732	79	77.24	\$2,068,051	\$800,000	259	\$3,224,775
	Marc Zipper	162,614	70,000	232	220,567	78	73.29	1,586,894	710,000	224	2,364,265
	Eric Giglione	141,330	80,000	177	261,728	81	75.34	1,348,716	880,000	153	2,332,370
	Cohen-Rutt	114,143	90,000	127	242,762	84	78.83	1,603,080	990,000	162	2,665,296



Kevin Khadivian

Category II	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Kevin Khadivian	\$70,874	\$50,000	142	\$79,898	82	75.37	\$180,151	\$250,000		\$280,777
	Joshua Chalom	80,810	60,000	135	112,399	77	77.40	334,191	660,000		569,192
	Hancock-Boles	57,763	60,000	96	91,232	79	77.04	589,537	490,000	120	884,509



Ali Shahrak

Category III	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Ali Shahrak	\$84,885	\$40,000	212	\$86,663	84		\$260,246	\$150,000	173	\$339,544
	Cohan-Hartman	32,065	40,000	80	79,082	85	77.09	475,648	440,000	108	993,774

*Only those SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

Top State General Agents



William Jennings

Category IV	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	William Jennings	\$30,815	\$30,000	103	\$55,620	82		\$221,207	\$180,000	123	\$361,922
	Steve Friedlander	28,121	30,000	94	58,331	89	73.32	537,049	330,000	163	839,876
	Dennis Ishler	35,255	40,000	88	43,274	81	79.66	436,092	340,000	128	517,139



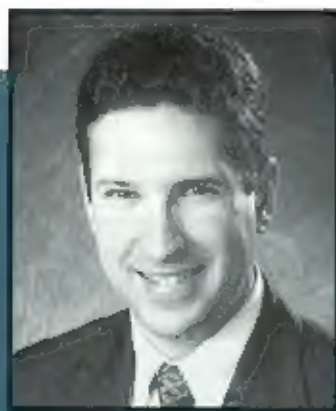
Matt Blumert

Category V	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Matt Blumert	\$41,805	\$20,000	209	\$58,490	77	73.45	\$286,281	\$220,000	130	\$439,169
	Ramin Kouladji	31,267	20,000	156	50,450	76		330,145	220,000	150	494,048
	Robert Smith	21,794	20,000	109	25,447	79		107,257	100,000	107	117,918
	Mike Jones	17,177	20,000	86	24,145	76	77.56	185,591	220,000	84	393,998



Category VI	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Kyle McGee	\$18,530	\$20,000	93	\$20,877	87	80.60	\$92,887	\$220,000		\$126,604

*Only those SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.



from the desk of
Paul Straubel
National Marketing Director

Make It A Blockbuster

I have a passion for movies. Whenever, and wherever I have the chance, I enjoy nothing more than slipping away for a couple of hours and taking in a great narrative. What is it that makes movies so great? What captures our attention and holds our focus for those two hours? I believe it is the richness of the story, no matter the subject matter, combined with the magic story-telling ability of film making that draws us in so closely.

What does all this have to do with Marketing and Public Relations? Well the answer is simple, we are storytellers. In fact the story we tell is unique. Ours is the story of an idea that became reality, a belief that has allowed us to become a part of the labor movement, and a part of the credit union movement. Our story is about helping others, about working with them to provide fundamental security and protection, and a means to carry on, should something ever happen.

Our AD&D program, which paid out almost \$1.6 million last year, is giving families the chance to forge ahead. Whenever we tell our story, it should be with heartfelt passion and belief, not simply a recital from a presentation or a training manual. Think about it. We have the opportunity to make a difference and change lives.

Every time we pay a claim, waive premiums due to a strike or layoff, deliver food from our foodbank, walk a picket line in support of workers, we are changing lives and making a difference. The key is to tell our story often, to everyone we can, because our story and message is a blockbuster. When was the last time you shared the story with the same passion and conviction as you did when you first learned it? When was the last time you felt the urgency to share the story with everyone you could reach out to?

As we head into the New Year, our theme is, "You Ain't Seen Nothing Yet!" Growth is not an option, it is a must! Roger Smith has laid forth a plan for aggressive growth in the new year, and we are a vital part of achieving these new levels of unprecedented success. We must make it our mission, our goal, our driving mantra to share our story with everyone, all the time. As I have said before, we are the fuel that fires the growth.

Let's make 2001 a blockbuster year! If Titanic is the all time highest grossing film in history, then think about the story we have to tell, the benefits we have to offer and the difference we can make everytime we tell our story!

I want to wish each of you and your families the happiest of holidays and a prosperous New Year!

Qualifiers

ROBIN DENHAM	\$975
DEBBIE ENSTEDT	\$975
WENDI ROSE	\$975
JACQUELINE DEVOOGHT	\$878
JENNY WILLIAMS	\$813
LEO VANDENBUSSCHE	\$750
JOSEPH WARD	\$725
SHARON SWINFORD	\$715
THOMAS WALL	\$683
MALKA ARDNY	\$650
ANAT COHEN	\$650
JOHN MOLINA	\$650
LAURIE ONASCH	\$650
LINDA STADTLER	\$625
ROBIN ANDRADE	\$550
CATHERINE BRIGGLE	\$525
BRENDA DISOMMA	\$400
VIVIAN UNGER DWYER	\$360
CHERYL COOK	\$325
WILLIAM GIBSON	\$300
SUSAN RICHARDS	\$300
JOHN WILKINSON	\$263
RICHARD CASE	\$250
SHERRY KUPER	\$250
ERIN MCKEE	\$250
DONALD SPOHN	\$250
SANDRA JOHNSON	\$230
DAVID BLAISDELL	\$210
CYNTHIA BLUMERT	\$210
SUSAN MICKA	\$210
DENISE BATEMAN	\$200
SUSAN FULDAUER	\$200
BRANDT MARTIN	\$200

PR BONUS

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER



Total \$16,197

PR Manager



Debbie Enstedt
Winnipeg, MB



Category A:



Debbie Enstedt
Winnipeg, MB



John Molina
Walnut Creek, CA

Category B:



Malka Arony
Phoenix, AZ

"Malka is labor to the core. She is always redefining a commitment to excellence."
— Steve Hartman, SGA



Laurie Onasch
Menomonee Falls, WI

Category C:



Patti Morgan
Irving, TX



Darrell Dorey
Riverview, NB

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

November Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	10,903	Rick Altig
2. Malka Arony	6,601	Cohen-Hartman
3. Charles Hill	1,460	Jatoft-Foti

YTD Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	81,117	Rick Altig
2. Malka Arony	42,401	Cohen-Hartman
3. Charles Hill	23,715	Jatoft-Foti

Category A	No. Cards	SGA
1. Debbie Enstedt	6,183	Rick Altig
2. John Molina	4,257	Jatoft-Foti
3. Jacqueline deVooght	3,322	Rick Altig
4. Sharon Swinford	3,063	Cohen-Rutt
5. Robin Denham	2,726	Larry Geneser

Category A	No. Cards	SGA
1. Debbie Enstedt	33,475	Rick Altig
2. Robin Denham	27,460	Larry Geneser
3. Leo VanDenBussche	25,579	Rick Altig
4. Wendi Rose	22,669	William Devine
5. Brenda DiSomma	18,606	Eric Giglione

Category B	No. Cards	SGA
1. Malka Arony	2,421	Cohen-Hartman
2. Laurie Onasch	2,331	Joe Manone
3. Mario Soljan	1,734	Steve Friedlander
4. Catherine Briggie	1,670	Cohen-Hartman
5. Darrell Dorey	1,668	Ramin Kouladji

Category B	No. Cards	SGA
1. Malka Arony	23,782	Cohen-Hartman
2. Laurie Onasch	16,394	Joe Manone
3. Vivian Unger Dwyer	12,002	Billy Faulkner
4. Sheryl Salakas	11,768	Lisa D'Amico
5. Sandra Johnson	11,736	Gary Bleier

Category C	No. Groups	SGA
1. Patti Morgan	61	William Devine
2. Darrell Dorey	23	Ramin Kouladji
3. Sandra Johnson	21	Gary Bleier
4. Bernard Wendekier	18	Rick Altig
5. Frances Yennie	15	Larry Geneser

Category C	No. Groups	SGA
1. Darrell Dorey	304	Ramin Kouladji
2. Patti Morgan	144	William Devine
3. Susan Fuldauer	106	Mark Hancock
4. Joseph Ward	103	Larry Geneser
5. Erin McKee	94	Rick Altig

Category A = Categories 1 and 2. Category B = Categories 3, 4, 5 and 6. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have 2 PR Representatives coded and meet production requirements.



from the desk of
Randy Mull

Senior Vice President
of Administration

Customer Service — A Top Priority

AIL has been known as one of the lowest cost operators in the life insurance industry (National Underwriter 1999). Although very profitable, this approach oftentimes places savings first and customer service second. Recently, however, AIL has embraced the notion that quality customer service should be our number one focal point. And in 1999 we implemented programs designed to improve the quality of our customer service.

Below are some highlights of the changes we've seen in the past year:

Policyholder Service

- In November 1999, over 18,000 calls to the Company's 800-lines received a busy signal, that is over 900 busy signals per workday or 100 busy signals per hour. After having AT&T eliminate the geographic routing of 800 calls, the busy signals have averaged 120 per month for the last 6 months, that is less than 6 busy signals per day or less than 1 per hour.
- AIL receives over 31,000 incoming calls each month. In August 2000, we answered 94.7 percent of all incoming calls, of these calls 80.3 percent were answered within 20 seconds. Armed with this data, we established a goal to answer 98 percent of all incoming calls, with 95 percent of those calls being answered within 20 seconds.
- The Company wide goal for all departments is to handle any items received on a given day by the end of the next workday.

Underwriting

- In 1998 the Decline rate on life applications jumped from an average of 7.0 percent to 8.5 percent, and then to 7.9 percent in 1999. There have been many studies and reviews of why this increase occurred. In going back to 1998, the Agent bonus structure was changed and a net submit percentage criteria was removed which coincided with the increase in the Decline rate. So, in the fourth quarter of 1999, the Agent bonus structure was changed to include a net submit percentage criteria and since that change, the Decline rate has steadily dropped.
- In October 1999, it was determined that 16,946 cases in Underwriting were pending. Of these, 4,636 or 27.4 percent of the cases were 31-plus days old, and 2,202 or 13.0 percent were 46-plus days old. This became the main point of emphasis in Underwriting and due to immediate action this total fell below 8,000 by year end 1999. As the app count has risen in 2000, the cases pending currently averages about 10,500, with only 12.7 percent 31-plus days old, and 4.1 percent 46-plus days old.
- Historically, AIL's application turnaround time has been 21 days. With the emphasis on reducing pending cases, as cited above, that average has dropped to 13.8 days in 2000.

Claims

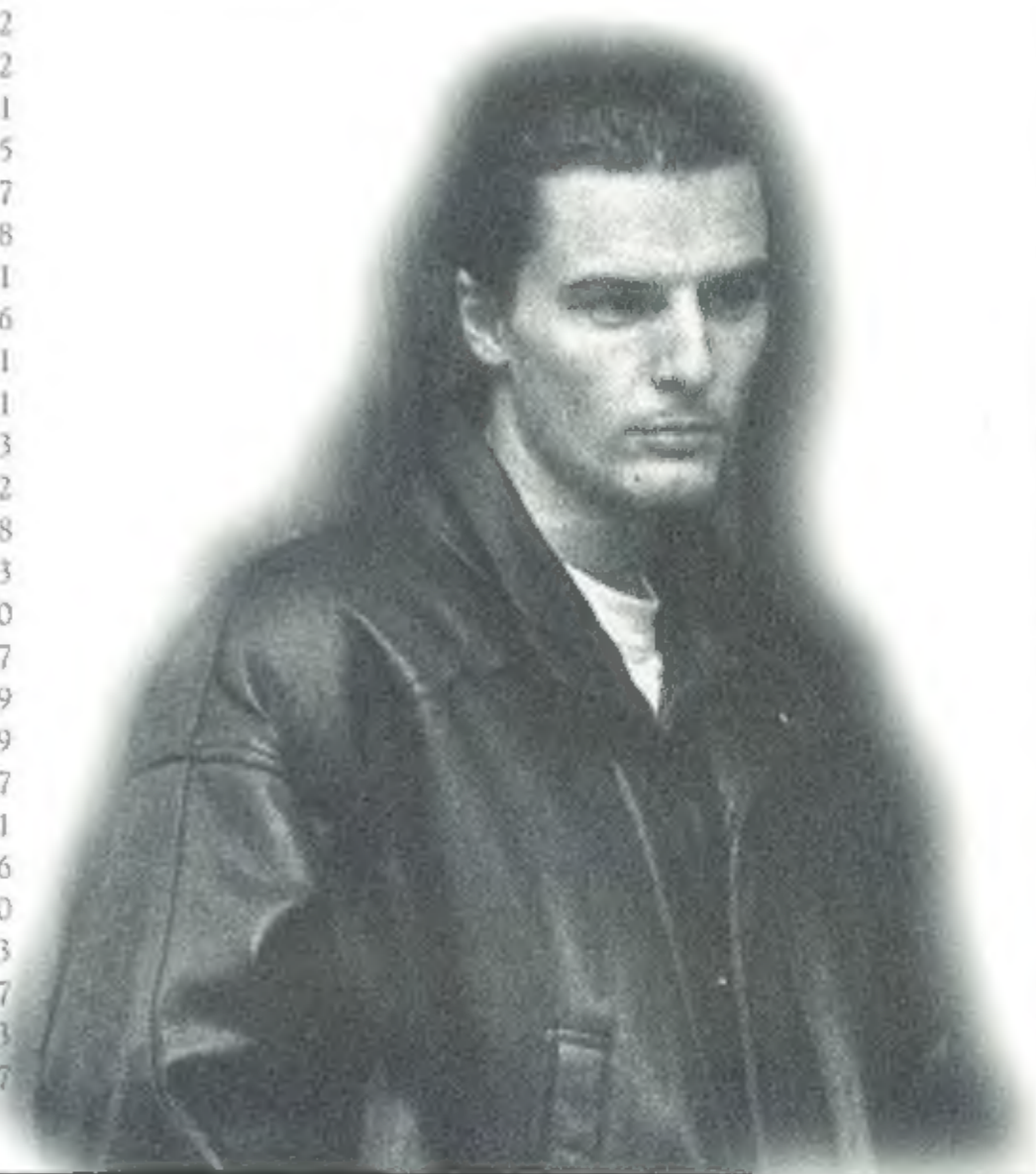
- At the beginning of 2000, Claims was asked to create a time/service tracking report. The first report revealed a turnaround time of 19.2 days. Several areas needing improvement were identified, system changes were made, and the last two months have shown the Claims service turnaround time to be just over 3 days.
- Claims has also reorganized the distribution of their workload. With these changes, Claims has reduced their backlog from over 1,000 cases per week to under 100 cases in any given week.

Many improvements have been implemented in the past year and no department has been overlooked in trying to find ways to better serve our customers. Agency, Accounting, IT, Actuarial, General Services, Human Resources and even the Security Guards have been positively impacted by our customer service focus. Again, the vast accomplishments of the past year and the ones we intend to accomplish going forward are a direct result of the efforts of the entire Administrative staff!

Raymond Lau	\$18,383
Roland Cheney	8,117
Kimberley Veillon	14,540
Mark Bleier	9,160
Innocent Okeke	11,084
Michael Stamper	9,122
Nicholas Lapceovich	20,420
Maria Esposito	8,540
William Cook	14,501
Patrick Parisi	9,292
Scott Shearer	12,531
Ervin Wheeler	10,488
Peter Nikolov	14,369
Eric Jackson	13,947
Thomas Favata	11,882
Craig Timmerman	9,012
Fernando Duran	8,521
Neil Zeigler	9,235
Ruben Soberanes	17,157
Joan Badzik	9,148
Ciprano Gonzalez	8,181
John O'Neil	12,786
Ramin Maghsoud	14,341
Carla Miller	14,951
Julie Aprhamian	8,493
Robert Dunn	9,362
Eugene Neide	8,828
Olaf Johnson	11,483
Douglas Alpe	8,850
Frauline McGuire	13,987
Jonathan Odom	10,159
Darlene Jenkins	8,839
Paul Paterno	12,227
Peter Soybel	11,611
Marlon Underwood	17,036
Mark Large	13,100
Benjamin Mancillas	8,753
Roland Parker	10,927
Carl Boldon	11,273
Moctar Ndiaye	17,117
George McCulley	

November 2000 Bomber Jacket Contest Winners

These winners distinguished themselves as Top Producers in their Agencies for November, by out-producing all others. When you see them in their sleek, black bombers congratulate them on their success!



Nordic Empress

Caribbean Cruise Ship

St. John

St. Thomas

St. Maarten

St. Croix



FANTASTIC VOYAGE

The Nordic Empress combines all the features and amenities you would expect of a virtual floating city, with the ease and intimacy you prefer on a shorter cruise.

SAIL AWAY

4 Whirlpools

6 Bar/Lounges

Fitness Center

Sun Deck

Showtime Deck

Youth Facilities

Spa

671 Crew



The Nordic Empress, built at Chantiers de l'Atlantique in St. Nazaire, France, weighs in at 48,563 tons, is 692 feet long and is 100 feet wide with a 25 foot draft. Christened in June of 1990, this virtual floating city has a cruising speed of 19 knots and boasts an international crew of 671. This amazing cruise ship, however, has more than just great stats to tell of its on-board marvel. Join us in April and see for yourself.



Convention 2001, April 23-27

